

A system and method for providing incentives to customers where the incentives are tailored to the customer's needs and expectations while achieving profitability to the provider are presented. The present invention determines a set of incentives based on customer segmentation, card segmentation, call type as well as other factors. Upon receiving a request for termination or other request, the customer may be routed to an appropriate person, department, or group. Information regarding the account may be identified and retrieved and the customer may be verified. Based on customer payment history and other information, the customer segment may be identified. Incentives are then determined based on customer segmentation data, product information, and call type. These incentives are offered to the customer for approval. If the customer does not accept the incentive, other sales opportunities may be offered to the customer in an effort to retain customer loyalty.